

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DOMINICK M ZITELLA  
GINA M ZITELLA  
Debtor(s)

Case No. 09-41894

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2009.
- 2) The plan was confirmed on 03/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/18/2012, 06/12/2012.
- 5) The case was dismissed on 06/22/2012.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,618.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$17,350.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$17,350.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$863.69
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,863.69**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK ONE/JPM CHASE	Unsecured	14,084.05	14,084.05	14,084.05	221.70	0.00
BANK ONE/JPM CHASE	Unsecured	24,822.33	24,822.33	24,822.33	390.74	0.00
BASS & ASSOCIATES	Unsecured	24,899.02	24,899.02	24,899.02	391.95	0.00
BASS & ASSOCIATES	Unsecured	4,600.23	4,600.23	4,600.23	72.41	0.00
BASS & ASSOCIATES	Unsecured	12,403.00	12,402.51	12,402.51	195.23	0.00
BASS & ASSOCIATES	Unsecured	9,685.00	9,684.52	9,684.52	152.45	0.00
BECKET & LEE LLP	Unsecured	4,654.46	4,654.46	4,654.46	73.27	0.00
CITIBANK	Unsecured	6,621.46	6,621.46	6,621.46	104.23	0.00
CITICARDS PRIVATE LABEL	Unsecured	2,150.00	NA	NA	0.00	0.00
DEX	Unsecured	7,791.67	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	311.00	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	934.91	NA	NA	0.00	0.00
EXXON MOBILE	Unsecured	3,214.63	NA	NA	0.00	0.00
FIRST AMERICAN BANK	Unsecured	22,015.00	22,015.00	22,015.00	346.55	0.00
FIRST EQUITY CARD	Unsecured	15,400.96	15,400.96	15,400.96	242.44	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	7,198.36	7,198.36	7,198.36	113.32	0.00
FORD MOTOR CREDIT CO	Unsecured	15,400.00	13,431.34	13,431.34	211.42	0.00
GMAC RESCAP LLC	Secured	20,015.62	9,265.23	9,265.23	9,265.23	0.00
GMAC RESCAP LLC	Secured	0.00	0.00	0.00	0.00	0.00
HUMANA HEALTH PLAN	Unsecured	2,035.78	NA	NA	0.00	0.00
KENDALL COUNTY COLLECTOR	Secured	0.00	0.00	0.00	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	62.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	17,144.00	13,695.87	13,695.87	215.59	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,884.71	1,884.71	1,884.71	29.67	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,632.84	4,632.84	4,632.84	72.92	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	121.91	121.91	121.91	1.92	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,489.22	4,489.22	4,489.22	70.67	0.00
RMS	Unsecured	1,017.89	NA	NA	0.00	0.00
SHEFFIELD FINANCIAL/BB & T	Secured	0.00	0.00	0.00	0.00	0.00
SHEFFIELD FINANCIAL/BB & T	Secured	0.00	0.00	0.00	0.00	0.00
SPECIALIZED LOAN SERVICING	Secured	0.00	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPECIALIZED LOAN SERVICING	Secured	1,314.60	1,314.60	1,314.60	1,314.60	0.00
STACY L PERKINS LCPC LTD	Unsecured	100.00	NA	NA	0.00	0.00
STATE FARM BANK	Secured	0.00	0.00	0.00	0.00	0.00
SUBURBAN LUNG ASSOC	Unsecured	605.75	NA	NA	0.00	0.00
TD AUTO FINANCE LLC	Secured	0.00	0.00	0.00	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	246.50	NA	NA	0.00	0.00
TROUT & ASSOC	Unsecured	826.27	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,579.83	\$10,579.83	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,579.83</b>	<b>\$10,579.83</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$184,638.79</b>	<b>\$2,906.48</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,863.69</u>	
Disbursements to Creditors	<u>\$13,486.31</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$17,350.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/07/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.